

EXHIBIT "B"

THE MARGOLIN & WEINREB LAW GROUP, LLP

Attorneys at Law
165 Eileen Way, Suite 101
Syosset, New York 11791

ALAN WEINREB, ESQ.
C. LANCE MARGOLIN, ESQ.
CYNTHIA A. NIERER, ESQ.

(516) 921-3838
FAX (516) 921-3824
www.nyfclaw.com

WE ARE ACTING AS A DEBT COLLECTOR AND ARE ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

December 4, 2019

VIA FIRST-CLASS AND CERTIFIED MAIL

Joseph Reduto
15 Oakfield Road
Saint James, NY 11780

7018 1830 0001 1756 8651

Ellen Marie Reduto
15 Oakfield Road
Saint James, NY 11780

7018 1830 0001 1756 8644

RE:

NOTICE OF DECELERATION

Property Address:	15 Oakfield Road, Saint James, NY 11780
Original Lender:	The First National Bank of Long Island
Consolidated Principal Balance:	\$285,000.00

Dear Joseph and Ellen Marie Reduto,

This notice is sent to inform you that the written acceleration of the amount due, if any, is now **DECELERATED**. When a loan is decelerated, it means the creditor/servicer is no longer demanding immediate payment in full of all sums due under the subject Note and Mortgage at this time and the prior acceleration is hereby revoked. However, the subject loan continues to be in default as the required payments have not been made. Pursuant to the terms of the subject Mortgage, and relevant New York law, the Lender has the right to accelerate the loan again in the future if the loan is not reinstated or formally modified.

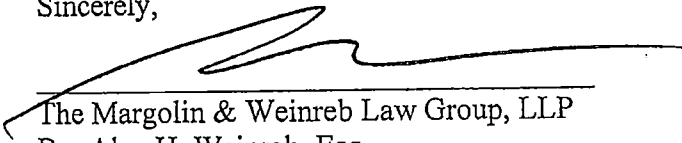
Although the mortgage debt is no longer accelerated, the account remains severely delinquent and it is possible that the account will be referred to an attorney for legal action in the future.

You are still in default because you have failed to pay the required monthly installments commencing with the payment due December 20, 2008, plus interest and fees, and the current

unpaid principal balance is \$277,282.01. Your next monthly payment is due for November 24, 2019 in the amount of \$1,155.35.

This notice does not act to cure any default in payments. If you wish to discuss possible options pertaining to your loan, please contact **Windward Bora LLC** at (646) 431-8370, Monday through Friday during regular business hours.

Sincerely,


The Margolin & Weinreb Law Group, LLP
By: Alan H. Weinreb, Esq.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgages, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this documents to your attorney.

-CREDIT REPORTING-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD STATEMENT-

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to received counseling from various local agencies regarding the retentions of your home. You may obtain a list of the Hud-approved housing counseling agencies by calling the HUD nationwide toll-free telephone number at (800) 569-4287.

-ATTORNEY REPRESENTATION-

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number